

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Michael Malec
Debtor

Case No. 15-01902-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: BStanchak
Form ID: B9A

Page 1 of 2
Total Noticed: 25

Date Rcvd: May 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2015.

db +Anthony Michael Malec, 21 B Valley View Dr, Pringle, PA 18704-1814
tr +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,
Clarks Summit, PA 18411-2505
4641112 BOSCOVS, PO BOX 71106, CHARLOTTE, NC 28272-1106
4641113 +Brian Selenski, 14560 Gulf Blvd, Madeira Beach, FL 33708-2148
4641115 CAPITAL ONE, PO BOX 71106, Charlotte, NC 28272-1106
4641117 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: CONTINENTAL FINANCE, PO BOX 105125, ATLANTA, GA 30348-5125)
4641116 Citicards, PO BOX 6403, SIOUX FALLS, SD 57117-6403
4641120 JOHN PRATER M.D., 836 NO WASHINGTON ST, WILKES BARRE, PA 18705-1823
4641121 +LUZERNE COMMUNITY COLLEGE, 1333 S. PROSPECT ST, NANTICOKE, PA 18634-3814
4641122 M.C.M, DEPT 12421, PO BOX 603, OAKS, PA 19456
4641110 +Malec Anthony Michael, 21 B VALLEY VIEW DR, PRINGLE, PA 18704-1814
4641124 One Main Financial, Po Box 183172, Columbus, OH 43218-3172
4641126 +SERVICE ELECTRIC, 15 J CAMPBELL COLLINS DR, WILKES BARRE, PA 18702-6636
4641127 STONELEIGH RECOVERY, PO BOX 1479, LOMBARD, IL 60148-8479
4641130 UGI, PO BOX 15533, WILMINGTON, DE 19886-5523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bandicot6@aol.com May 04 2015 18:55:10 Carol Weiss Baltimore,
480 Pierce Street, Suite 105, Kingston, PA 18704
ust +E-mail/Text: USTPRegion03.HA.ECF@USD.OJ.GOV May 04 2015 18:55:23 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4641114 EDI: CAPITALONE.COM May 04 2015 18:53:00 CAPITAL ONE, PO BOX 71083,
Charlotte, NC 28272-1083
4641118 E-mail/Text: bknotice@erccollections.com May 04 2015 18:55:26 ENHANCED RECOVERY,
8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
4641119 EDI: RMSC.COM May 04 2015 18:53:00 Ge Capital, Po Box 965013, Orlando, FL 32896-5013
4641111 E-mail/Text: bandicot6@aol.com May 04 2015 18:55:14 Law Office of Carol Baltimore,
10 E SOUTH ST STE B, WILKES BARRE, PA 18701-2325
4641123 +E-mail/Text: bankruptcydepartment@ncogroup.com May 04 2015 18:55:27 NCO FIINANCIAL,
DEPT. 64, Po Box 17218, Wilmington, DE 19850-7218
4641125 EDI: RMSC.COM May 04 2015 18:53:00 PAYPAL CREDIT, PO BOX 960080,
ORLANDO, FL 32896-0080
4641128 EDI: WTRRN BANK.COM May 04 2015 18:53:00 TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4641129 EDI: RMSC.COM May 04 2015 18:53:00 TOYS R US, PO BOX 530938, Atlanta, GA 30353-0938
TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4641134* BOSCOVS, PO BOX 71106, CHARLOTTE, NC 28272-1106
4641135* +Brian Selenski, 14560 Gulf Blvd, Madeira Beach, FL 33708-2148
4641136* CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
4641137* CAPITAL ONE, PO BOX 71106, Charlotte, NC 28272-1106
4641139* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: CONTINENTAL FINANCE, PO BOX 105125, ATLANTA, GA 30348-5125)
4641138* Citicards, PO BOX 6403, SIOUX FALLS, SD 57117-6403
4641140* ENHANCED RECOVERY, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
4641141* Ge Capital, Po Box 965013, Orlando, FL 32896-5013
4641142* JOHN PRATER M.D., 836 NO WASHINGTON ST, WILKES BARRE, PA 18705-1823
4641143* +LUZERNE COMMUNITY COLLEGE, 1333 S. PROSPECT ST, NANTICOKE, PA 18634-3814
4641133* Law Office of Carol Baltimore, 10 E SOUTH ST STE B, WILKES BARRE, PA 18701-2325
4641144* M.C.M, DEPT 12421, PO BOX 603, OAKS, PA 19456
4641132* +Malec Anthony Michael, 21 B VALLEY VIEW DR, PRINGLE, PA 18704-1814
4641145* +NCO FIINANCIAL, DEPT. 64, Po Box 17218, Wilmington, DE 19850-7218
4641146* One Main Financial, Po Box 183172, Columbus, OH 43218-3172
4641147* PAYPAL CREDIT, PO BOX 960080, ORLANDO, FL 32896-0080
4641148* +SERVICE ELECTRIC, 15 J CAMPBELL COLLINS DR, WILKES BARRE, PA 18702-6636
4641149* STONELEIGH RECOVERY, PO BOX 1479, LOMBARD, IL 60148-8479
4641150* TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4641151* TOYS R US, PO BOX 530938, Atlanta, GA 30353-0938
4641152* UGI, PO BOX 15533, WILMINGTON, DE 19886-5523

TOTALS: 0, * 21, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2015 at the address(es) listed below:

Carol Weiss Baltimore on behalf of Debtor Anthony Michael Malec bandicot6@aol.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT Middle District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/1/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony Michael Malec
21 B Valley View Dr
Pringle, PA 18704

Case Number:
5:15-bk-01902-JJT

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-9982

Attorney for Debtor(s) (name and address):
Carol Weiss Baltimore
480 Pierce Street, Suite 105
Kingston, PA 18704
Telephone number: 570 283-1626

Bankruptcy Trustee (name and address):
Robert P. Sheils, Jr (Trustee)
Sheils Law Associates, PC
108 North Abington Road
Clarks Summit, PA 18411
Telephone number: 570 587-2600

Meeting of Creditors

Date: **June 26, 2015**

Time: **08:30 AM**

Location: **Courtroom #2, Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/25/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
274 Max Rosenn U.S. Courthouse
197 South Main Street
Wilkes-Barre, PA 18701
Telephone number: (570) 831-2500

For the Court:

Clerk of the Bankruptcy Court:
Terrence S. Miller

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 5/4/15

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	